

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
VERA ANN GARDNER

CASE NO. 05 B 36840

CHAPTER 13

JUDGE: JOHN H SQUIRES

Debtor
SSN XXX-XX-9342

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 09/12/05 and confirmed on 11/04/05.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 20781.74 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CARMAX AUTO FINANCE	SECURED VEHIC	4575.00	306.44	4575.00
DUPAGE COUNTY COLLECTOR	NOTICE ONLY	NOT FILED	.00	.00
GAIL MAY	CURRENT MORTG	.00	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	2084.03	.00	2084.03
BANK ONE	UNSECURED	NOT FILED	.00	.00
RESURGENT CAPITAL SERVIC	UNSECURED	1137.84	.00	1137.84
BRADLEY GROSELAK	UNSECURED	NOT FILED	.00	.00
CHASE MANHATTAN BANK USA	UNSECURED	NOT FILED	.00	.00
CITIBANK NA	UNSECURED	NOT FILED	.00	.00
DUPAGE RADIOLOGISTS	UNSECURED	NOT FILED	.00	.00
GOOD SAMARITAN HOSPITAL	UNSECURED	NOT FILED	.00	.00
KOHL'S	UNSECURED	501.01	.00	501.01
RETAILERS NATL BANK	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	1461.89	.00	1461.89
ECAST SETTLEMENT CORPORA	UNSECURED	2503.90	.00	2503.90
ROUNDUP FUNDING LLC	UNSECURED	267.42	.00	267.42
RESURGENT CAPITAL SERVIC	UNSECURED	312.85	.00	312.85
CARMAX AUTO FINANCE	UNSECURED	4302.73	.00	4302.73
ECAST SETTLEMENT CORPORA	UNSECURED	215.31	.00	215.31

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
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Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	4575.00	.00	12786.98	.00	17361.98
PRINCIPAL PAID	4575.00	.00	12786.98	.00	17361.98
INTEREST PAID	306.44	.00	.00	.00	306.44
TOTAL PAID	4881.44	.00	12786.98	.00	17668.42

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The Debtor's attorney, PETER FRANCIS GERACI, was allowed \$ 2700.00
and was paid \$ 620.00 direct and \$ 2080.00 through the plan.

The Trustee received \$ 880.96 .

Refunds to the Debtor totaled \$ 152.36 .

Wherefore, the Trustee requests an order be entered discharging
the Trustee and the surety on his bond from any further liability
in this case.

Dated: 11/12/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE